

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: DAVID P. RINGWALD § Case No. 07-71492
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Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/22/2007.
 - 2) The plan was confirmed on 09/14/2007.
 - 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/28/2008.
 - 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
 - 5) The case was completed on 04/07/2009.
 - 6) Number of months from filing or conversion to last payment: 21.
 - 7) Number of months case was pending: 25.
 - 8) Total value of assets abandoned by court order: NA.
 - 9) Total value of assets exempted: \$26,792.03.
 - 10) Amount of unsecured claims discharged without full payment: \$7,637.74.
 - 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 36,797.93
Less amount refunded to debtor	\$ 1,361.60
NET RECEIPTS	\$ 35,436.33

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 2,597.11
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 2,597.11
Attorney fees paid and disclosed by debtor:	\$ 0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY PHILIP H HART	Lgl	0.00	NA	NA	0.00	0.00
CHRYSLER HOURLY EMPLOYEES'	Sec	4,611.52	4,611.52	0.00	0.00	0.00
CORNERSTONE COMMUNITY	Sec	11,000.00	8,934.56	7,457.73	7,457.73	936.48
CORNERSTONE COMMUNITY	Uns	3,284.68	0.00	1,476.83	1,476.83	0.00
FIFTH THIRD BANK	Sec	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Uns	0.00	33,910.47	0.00	0.00	0.00
US BANK/RETAIL PAYMENT	Uns	0.00	0.00	0.00	0.00	0.00
CAMELOT RADIOLOGY	Uns	207.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	6,910.89	7,157.64	7,157.64	7,157.64	0.00
B-REAL LLC	Uns	883.32	851.38	851.38	851.38	0.00
CINGULAR WIRELESS	Uns	339.50	NA	NA	0.00	0.00
CORNERSTONE COMMUNITY	Uns	5,198.00	4,556.48	4,556.48	4,556.48	0.00
DR ALLISON BENTHAL	Uns	776.00	NA	NA	0.00	0.00
HSBC BANK NEVADA	Uns	106.34	NA	NA	0.00	0.00
JAMES RINGWALD	Uns	2,500.00	NA	NA	0.00	0.00
JIM RIPPEL	Uns	500.00	650.00	650.00	650.00	0.00
JJ MARSHALL & ASSOCIATES	Uns	100.00	NA	NA	0.00	0.00
KOHLS	Uns	108.54	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
LDR CONSTRUCTION SERVICES	Uns	3,276.60	3,376.60	3,376.60	3,376.60	0.00
NATIONAL ENTERPRISE SYSTEMS	Uns	194.91	NA	NA	0.00	0.00
USA FUNDS	Uns	3,493.00	3,347.55	3,347.55	3,347.55	0.00
ROCKFORD MERCANTILE AGENCY	Uns	1,411.00	2,822.00	2,822.00	2,822.00	0.00
REATIL SERVICES	Uns	106.34	NA	NA	0.00	0.00
ROCKFORD RADIOLOGY	Uns	67.00	NA	NA	0.00	0.00
SERVICEMASTER RESTORATION	Uns	2,758.11	NA	NA	0.00	0.00
UIC CLINICS	Uns	220.00	NA	NA	0.00	0.00
UNITED COLLECTION BUREAU	Uns	154.00	NA	NA	0.00	0.00
AFNI/VERIZON	Uns	157.00	157.19	157.19	157.19	0.00
CINGULAR WIRELESS	Sec	0.00	NA	NA	0.00	0.00
JENNIFER RINGWALD	Uns	0.00	NA	NA	0.00	0.00
JENNIFER RINGWALD	Uns	0.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	0.00	49.34	49.34	49.34	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	0.00	535.84	0.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 7,457.73	\$ 7,457.73	\$ 936.48
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 7,457.73	\$ 7,457.73	\$ 936.48
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 24,445.01	\$ 24,445.01	\$ 0.00

Disbursements:

Expenses of Administration	\$ 2,597.11
Disbursements to Creditors	\$ 32,839.22
TOTAL DISBURSEMENTS:	\$ 35,436.33

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 07/22/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.